

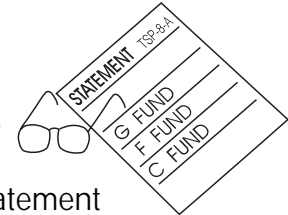


## Understanding Your Thrift Savings Plan Participant Statement

**CSRS  
Participants**

# Your TSP Account Information Is Important To Your Future . . .

### REVIEW IT —



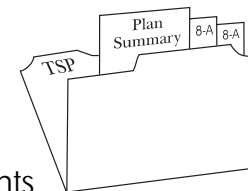
You will receive a statement about your TSP account twice a year (in May and November). Read your statement carefully to make certain it accurately reflects your transactions and personal information.

### CORRECT IT —



If any information is incomplete or incorrect, contact your agency personnel office (if employed) or the TSP Service Office (if separated).

### KEEP IT —



Keep your statements with your other important financial records. You may want to refer to them to monitor your investments, see how your account has grown over the years, or plan for retirement.

### Beginning Balance

This shows the amounts in each fund and your total TSP account as of the beginning of the reporting period. They are the same as the amounts in the Ending Balance lines on your previous statement.

### The Funds

This is a summary of activity in your account for each investment fund. You decide how much to allocate to each fund. Active employees can change their payroll contributions twice a year during TSP Open Seasons (Form TSP-1). All participants can make up to 12 interfund transfers annually — one per month (call the ThriftLine or submit Form TSP-30).

### Transactions This Period

This shows the sum of all deposits, adjustments, loans, loan payments, interfund transfers, etc., during the reporting period, as shown in detail on the back. For example, the transactions for the C Fund totalled – \$4,902.37:

C Fund Transactions	Activity Code	Amount
Total Contributions	D	\$409.57
Interfund Transfer	T	– 4,157.66
Loan	L	– 1,226.69
Total Loan Payments	P	78.18
Total Adjustments	A	– 5.77
Transactions This Period		– \$4,902.37

### Earnings This Period

This shows how much your account has earned during the reporting period. For example, in the C Fund, earnings were \$737.64:

C Fund Earnings	Activity Code	Amount
November	E	\$566.69
December	E	– 78.13
January	E	168.42
February	E	23.39
March	E	– 128.13
April	E	185.40
Earnings This Period		\$737.64

### Name, Social Security Number, Date of Birth

These are your key account identifiers. Make sure they are correct.

### Reporting Period

Statements are issued every 6 months and include all activities processed for the reporting period.

### Type of Retirement Coverage

Your retirement coverage defines your TSP participation rules. Make sure it is correct.

### Separation Status

This shows whether you are employed or have left Government service, as reported by your agency.

### Beneficiary Designation on File

If the TSP has received a Form TSP-3, **Designation of Beneficiary**, from you, the date you signed it is reported here.

### Account Summary

This shows the amount of money in your account for each of the investment funds. CSRS employees may contribute up to 5% of their basic pay each pay period.

### Rates of Return

The rates of return for each month in the 6-month reporting period are shown here for each fund. The last column indicates the performance of each fund over the last 12 months.

**THRIFT SAVINGS PLAN PARTICIPANT STATEMENT** For the period: 11/01/96 through 04/30/97 **TSP-8-B**

Name: JOHN SMITH Retirement Coverage: CSRS (1)  
Social Security Number: 923-45-6789 Separation Status: Not separated  
Date of Birth: 02/01/60 Beneficiary Designation on File: \* Yes, dated 03/06/95  
If you choose to submit a Beneficiary Designation (Form TSP-3), you are responsible for its correctness . . .

Account Summary	
<b>G FUND</b>	
Beginning Balance	5,000.00
Transactions This Period	3,408.52
Earnings This Period	275.76
Ending Balance	8,684.28
<b>F FUND</b>	
Beginning Balance	2,500.00
Transactions This Period	2,479.25 –
Earnings This Period	42.96
Ending Balance	63.71
<b>C FUND</b>	
Beginning Balance	7,500.00
Transactions This Period	4,902.37 –
Earnings This Period	737.64
Ending Balance	3,335.27
<b>TOTAL ACCOUNT BALANCE</b>	
Beginning Balance	15,000.00
Transactions This Period	3,973.10 –
Earnings This Period	1,056.36
Ending Balance	12,083.26

Rates of Return (Numbers in parentheses are negative)	1996			1997			Last 12 Months (May '96 – Apr '97)
	November	December	January	February	March	April	
<b>G Fund</b>	.53%	.53%	.56%	.51%	.57%	.58%	6.97%
<b>F Fund</b>	1.69%	(.93%)	.30%	.24%	(1.11%)	1.49%	7.09%
<b>C Fund</b>	7.54%	(1.97%)	6.22%	.79%	(4.13%)	6.00%	25.02%

The ThriftLine: (504) 255-8777 can give you . . . The Web site: [www.tsp.gov](http://www.tsp.gov) has . . .

JOHN SMITH  
123 MAIN STREET  
ANYTOWN, STATE 54321

For detailed information about Activity Code A, C, V, or Y, see your agency employing office.

### Address

This is the address for you in the TSP database. Your agency reports your address for your TSP account. Be sure to keep your address up to date.

### Ending Balance

This is the amount in your account at the end of the reporting period and will be the Beginning Balance on your next statement.

### Message Space

Look here for special messages.

### ThriftLine and TSP Web Site

Call the **ThriftLine** to get rates of return or your account balance, to request an interfund transfer, to find out the status of a loan request, or to get a new PIN. Visit the **TSP Web site** to learn about the TSP and download up-to-date forms and materials. You will also find a calculator to project your future account balance.

## The back of the Participant Statement

shows details of your account transactions by month. Your agency is responsible for your payroll contributions, loan payments, adjustments, and error corrections. If you have questions about your contributions, adjustments, or other payments to

your account, see your agency personnel or payroll office. The TSP record keeper calculates your earnings each month and records other account activity related to interfund transfers, loans, and withdrawals.

The **G Fund**, **F Fund**, and **C Fund** columns show how each transaction is allocated among the three TSP

funds. You should make sure that contributions are allocated the way you indicated on your most recent TSP Election Form (TSP-1). The amounts in each row in the three columns, when added, equal the amount in the **Total** column.

## Sample Statement

Mr. Smith contributes 5%, or \$57.69, of his basic pay each pay period to his TSP account. He allocated 40%, or \$23.08, of the total contribution to the G Fund; 35%, or \$20.19, to the F Fund; and 25%, or \$14.42, to the C Fund.

In November, earnings on his account (**Activity Code E**) were \$636.09.

Mr. Smith requested an interfund transfer by calling the ThriftLine. He requested to have 75% of his November 30 account balance invested in the G Fund and 25% in the C Fund. The interfund transfer (**Activity Code T**) moved \$4,157.66 from the C Fund and \$2,583.08 from the F Fund, for a total transfer to the G Fund of \$6,740.74. The transfer moved the money already in his account as of November 30, but did not change the way his future contributions would be deposited.

Mr. Smith submitted Form TSP-20 for a \$5,000 loan (**Activity Code L**), which was effective as of the end of December. It was removed proportionately from the three funds. (A check was mailed to Mr. Smith in mid-January.)

In the Open Season, Mr. Smith submitted Form TSP-1 to his agency to change the way his future payroll contributions were to be invested.

Beginning in late January, contributions to his

### DETAIL OF ACCOUNT ACTIVITY For the period: 11/01/96 through 04/30/97 TSP-8-B

Name: JOHN SMITH Social Security Number: 923-45-6789 Date of Birth: 02/01/60

Activity Code	Payroll Office	Pay Date	Process Date	G Fund	F Fund	C Fund	Total
MONTH-END BALANCE OCT 1996				5,000.00	2,500.00	7,500.00	15,000.00
D	47000016	11/06/96	11/07/96	23.08	20.19	14.42	57.69
D	47000016	11/20/96	11/20/96	23.08	20.19	14.42	57.69
E				26.70	42.70	566.69	636.09
T				6,740.74	2,583.08 -	4,157.66 -	0.00
MONTH-END BALANCE NOV 1996				11,813.60	0.00	3,937.87	15,751.47
D	47000016	12/04/96	12/04/96	23.08	20.19	14.42	57.69
D	47000016	12/18/96	12/18/96	23.08	20.19	14.42	57.69
D	47000016	12/31/96	12/31/96	23.08	20.19	14.42	57.69
E				62.58	0.28 -	78.13 -	15.83 -
L				3,754.36 -	18.95 -	1,226.69 -	5,000.00 -
MONTH-END BALANCE DEC 1996				8,191.06	41.34	2,676.31	10,908.71
D	47000016	01/15/97	01/15/97	23.08	20.19	14.42	57.69
D	47000016	01/29/97	01/29/97	11.54	0.00	46.15	57.69
E				45.72	0.15	168.42	214.29
MONTH-END BALANCE JAN 1997				8,271.40	61.68	2,905.30	11,238.38
D	47000016	02/12/97	02/10/97	11.54	0.00	46.15	57.69
D	47000016	02/26/97	02/24/97	11.54	0.00	46.15	57.69
P				74.61	0.56	24.83	100.00
E				42.54	0.15	23.39	66.08
MONTH-END BALANCE FEB 1997				8,411.63	62.39	3,045.82	11,519.84
D	47000016	03/12/97	03/10/97	11.54	0.00	46.15	57.69
D	47000016	03/26/97	03/24/97	11.54	0.00	46.15	57.69
P				73.07	0.54	26.39	100.00
E				48.17	0.69 -	128.13 -	80.65 -
A	47000016			17.30 -	0.00	5.77 -	23.07 -
MONTH-END BALANCE MAR 1997				8,538.65	62.24	3,030.61	11,631.50
D	47000016	04/09/97	04/07/97	11.54	0.00	46.15	57.69
D	47000016	04/23/97	04/21/97	11.54	0.00	46.15	57.69
P				72.50	0.54	26.96	100.00
E				50.05	0.93	185.40	236.38
MONTH-END BALANCE APR 1997				8,684.28	63.71	3,335.27	12,083.26

#### Activity Codes

D = Deposit	T = Interfund transfer	C = Earnings correction	O = Court-ordered payment
E = Earnings	F = Forfeited nonvested monies	Y = Earnings correction transfer	W = Post-employment withdrawal
L = Loan	R = Restored amounts	V = Reversal of earnings correction	M = Minimum distribution
P = Monthly loan payment summary	A = Adjustment	B = Declared abandoned	N = Refunded excess deferral
S = In-service withdrawal			

**Monthly earnings** are calculated by multiplying the rate of return for the month shown by the sum of your prior month-end balance and one-half of the total of deposits and loan repayments during the month shown. Earnings are credited at the end of the month shown. Adjustments, earnings corrections, forfeitures, loans, restored amounts, and withdrawals affect your account for the calculation of earnings at the end of the month shown. Interfund transfers also affect your account at the end of the month shown.

**Pay date** is the date reported by your payroll office for deposits. **Process date** is the date deposits and loan payments were processed to your account by the TSP record keeper.

account were distributed 20%, or \$11.54, to the G Fund and 80%, or \$46.15, to the C Fund.

In February, Mr. Smith's loan repayments of \$50.00 each pay period began and were combined into one figure for the month (**Activity Code P**). The entire amount, \$100.00, was distributed among the three investment funds proportionately. Mr. Smith will receive a detailed loan statement each quarter.

As of the end of March, Mr. Smith's agency corrected an overpayment from a previous pay period with an adjustment (**Activity Code A**) to remove \$23.07 from his account. Mr. Smith must check with his agency to find out the details of the adjustment. (The TSP does **not** have this information.)

Mr. Smith's earnings (**Activity Code E**) were credited to his account in April (and every month) using an 8-decimal-place rate of return. (As a result, calculations using the 2-decimal-place rate of return shown on the front of the statement may not match the earnings credited to his account.) Information on the earnings calculation is contained in the Fact Sheet, "Calculating Participant Earnings on Thrift Savings Plan Investments," which is available from your personnel office or the TSP Web site.